

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Independent claims 26, 44, and 52 have been amended. Claims 26, 28-33 and 43-64 are pending in this application.

Allowable Subject Matter

Applicant appreciates the Examiner's indication that Claims 26, 28-33 and 43-64 are deemed allowable subject to resolution of rejections under 35 U.S.C. § 112, second paragraph. *Office Action, p. 4*. To expedite allowance of the subject application, the Applicant has amended Independent claims 26, 44, and 52 to clarify the claimed subject matter. These amendments obviate the rejections under 35 U.S.C. § 112, second paragraph. Accordingly the application is in a condition for allowance.

35 U.S.C. § 112

Claims 26, 28-33, and 43-64 are rejected under 35 U.S.C. § 112, second paragraph for failing to particularly point out and distinctly claim the subject matter. As noted, in order to expedite allowance of the subject application independent claims 26, 44 and 52 have been amended to clarify the claimed subject matter. The claims as amended obviate the 35 U.S.C. § 112 rejection of the Examiner. Therefore, withdrawal of the Rejection and prompt issuance of the subject application is requested. For example:

Claim 26 as amended (portions of the amendments appear in bold italics) recites a computerized method comprising:

- maintaining on a server a plurality of payment accounts in a user-accessible electronic wallet corresponding to a particular user,

wherein each said payment account stores information that identifies an associated external account where funds available to the user are maintained;

- restricting *via the payments accounts* where funds in the external account identified by at least one said payment account can be spent using the electronic wallet;
- receiving, *at the server* from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;
- determining, *based upon an identity of the merchant server*, a set of the payment accounts in the electronic wallet *maintained on the server* that identify external accounts which are not restricted from being spent at the merchant server; and
- generating, based on the determining, a display that identifies the set of payment accounts.

Claim 44 as amended (portions of the amendments appear in bold italics) recites one or more computer readable media having stored thereon instructions that, when executed by one or more processors, causes the one or more processors to:

- maintain on a server payment accounts in a user-accessible electronic wallet corresponding to a particular user, wherein the payment accounts stores information that identifies external accounts where funds available to the user are maintained;
- restrict *via the payments accounts* where funds in the external account identified by a respective said payment account can be spent using the electronic wallet;
- receive, *at the server* from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;
- determine, *based upon an identity of the merchant server*, a set of the payment accounts in the electronic wallet *maintained on the server* that identify external accounts which are not restricted from being spent at the merchant; and
- generate, based on the determining, a web page displayable to the user which identifies the set of the payment accounts.

Claim 52 as amended (portions of the amendments appear in bold italics) A system comprising:

- a server having:
 - a processor; and
 - a memory configured to maintain instructions executable on the processor to provide:
 - means for maintaining on the server a payment accounts in a user-accessible electronic wallet corresponding to a user, wherein the payment accounts stores information that identifies external accounts where funds available to the user are maintained;
 - means for restricting *via the payments accounts* where funds in the external account identified by at least one said payment account can be spent using the electronic wallet;
 - means for receiving, *at the server* from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;
 - means for determining, *based upon an identity of the merchant server*, a set of the payment accounts in the electronic wallet *maintained on the server* that identify external accounts which are not restricted from being spent at the merchant server; and
 - means for generating, based on the determining, a listing displayable to the user which identifies the set of the payment accounts.

Claims 26, 44, and 52 as written particularly point out and distinctly claim the subject matter of the invention in accordance with the requirements of §112.

Claims 28-33, 43,45-51 and 52-64 each depend directly or indirectly from one of Independent claims 26, 44, and 52 and are allowable at least based upon this dependency.

The above amendments have been made to the claims to clarify the claimed subject matter and to expedite allowance of the subject application and not on the

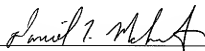
basis of prior art. Applicant believes the claims as written satisfy the requirements of §112, paragraph 2. Accordingly, applicant believes that the §112 rejections have been obviated and withdrawal of the §112 rejections of claims 26, 28-33, and 43-64 is respectfully requested.

Conclusion

Claims 26, 28-33, and 43-64 are believed to be in condition for allowance. Applicant respectfully requests reconsideration and prompt issuance of the present application. Should any issue remain that prevents immediate issuance of the application, the Examiner is encouraged to contact the undersigned attorney to discuss the unresolved issue.

Respectfully Submitted,

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